

Auditing Procedures Report

Issued under P.A. 2 of 1968, as amended and P.A. 71 of 1919, as amended.

| | | | |
|--|------------------------------|--|-----------------|
| Local Unit of Government Type <input type="checkbox"/> County <input type="checkbox"/> City <input type="checkbox"/> Twp <input type="checkbox"/> Village <input checked="" type="checkbox"/> Other | | Local Unit Name Caseville Harbor Commission | County Huron |
| Fiscal Year End March 31, 2006 | Opinion Date May 25, 2006 | Date Audit Report Submitted to State August 9, 2006 | |

We affirm that:

We are certified public accountants licensed to practice in Michigan.

We further affirm the following material, "no" responses have been disclosed in the financial statements, including the notes, or in the Management Letter (report of comments and recommendations).


YES
X

Check each applicable box below. (See instructions for further detail.)

1. ☐ ☒ All required component units/funds/agencies of the local unit are included in the financial statements and/or disclosed in the reporting entity notes to the financial statements as necessary.
2. ☒ ☐ There are no accumulated deficits in one or more of this unit's unreserved fund balances/unrestricted net assets (P.A. 275 of 1980) or the local unit has not exceeded its budget for expenditures.
3. ☒ ☐ The local unit is in compliance with the Uniform Chart of Accounts issued by the Department of Treasury.
4. ☒ ☐ The local unit has adopted a budget for all required funds.
5. ☒ ☐ A public hearing on the budget was held in accordance with State statute.
6. ☒ ☐ The local unit has not violated the Municipal Finance Act, an order issued under the Emergency Municipal Loan Act, or other guidance as issued by the Local Audit and Finance Division.
7. ☒ ☐ The local unit has not been delinquent in distributing tax revenues that were collected for another taxing unit.
8. ☒ ☐ The local unit only holds deposits/investments that comply with statutory requirements.
9. ☒ ☐ The local unit has no illegal or unauthorized expenditures that came to our attention as defined in the *Bulletin for Audits of Local Units of Government in Michigan*, as revised (see Appendix H of Bulletin).
10. ☒ ☐ There are no indications of defalcation, fraud or embezzlement, which came to our attention during the course of our audit that have not been previously communicated to the Local Audit and Finance Division (LAFD). If there is such activity that has not been communicated, please submit a separate report under separate cover.
11. ☒ ☐ The local unit is free of repeated comments from previous years.
12. ☒ ☐ The audit opinion is UNQUALIFIED.
13. ☒ ☐ The local unit has complied with GASB 34 or GASB 34 as modified by MCGAA Statement #7 and other generally accepted accounting principles (GAAP).
14. ☐ ☒ The board or council approves all invoices prior to payment as required by charter or statute.
15. ☒ ☐ To our knowledge, bank reconciliations that were reviewed were performed timely.

If a local unit of government (authorities and commissions included) is operating within the boundaries of the audited entity and is not included in this or any other audit report, nor do they obtain a stand-alone audit, please enclose the name(s), address(es), and a description(s) of the authority and/or commission.

I, the undersigned, certify that this statement is complete and accurate in all respects.

| | | | | |
|--|-------------------------------------|--|-------------|-------------------------|
| We have enclosed the following: | Enclosed | Not Required (enter a brief justification) | | |
| Financial Statements | <input checked="" type="checkbox"/> | | | |
| The letter of Comments and Recommendations | <input checked="" type="checkbox"/> | | | |
| Other (Describe) | <input type="checkbox"/> | | | |
| Certified Public Accountant (Firm Name) Nietzke & Faupel, P. C., CPA's | | Telephone Number (989) 883-3122 | | |
| Street Address 41 East Main Street | | City Sebewaing | State MI | Zip 48759 |
| Authorizing CPA Signature  | | Printed Name JoAnn E. Lakie | | License Number 17493 |

**CASEVILLE HARBOR COMMISSION
CASEVILLE, MICHIGAN**

**FINANCIAL REPORT
MARCH 31, 2006**

CASEVILLE HARBOR COMMISSION

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REPORT OF INDEPENDENT AUDITORS

To the Honorable Board of Commissioners
Caseville Harbor Commission
Caseville, Michigan 48725

We have audited the accompanying financial statements of the business type activities of the Caseville Harbor Commission, Caseville, Michigan as of and for the year ended March 31, 2006, as listed in the table of contents. These financial statements are the responsibility of the Caseville Township/Village Harbor Commission, Caseville, Michigan's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the business type activities of the Caseville Harbor Commission, Caseville, Michigan as of March 31, 2006, and the respective changes in financial position and where applicable, cash flows, thereof for the year then ended in conformity with accounting principles generally accepted in the United States of America.

The management's discussion and analysis as listed in the table of contents is not a required part of the basic financial statements but is supplementary information required by accounting principles generally accepted in the United States of America. We have applied certain limited procedures, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the required supplementary information. However, we did not audit the information and express no opinion on it.



NIETZKE & FAUPEL, P.C.
Sebewaing, Michigan

May 25, 2006

MANAGEMENT'S DISCUSSION AND ANALYSIS

The discussion and analysis of Caseville Harbor Commission's financial performance provides an overview of the Commission's financial activities for the year ended March 31, 2006. This report is part of the Commission's Annual Report.

The purpose of the Commission is to provide marina facilities and other related boating services to the public. Funding for and operation of the marina facilities is under the direction of the Caseville Harbor Commission. The Caseville Harbor was originally under the jurisdiction of Caseville Township. In 1989, the Harbor Commission was incorporated to include the Village of Caseville. Land owned by the Township was then transferred to the Commission. The Commission consists of six members appointed by both the Village of Caseville and Caseville Township.

Using the Annual Report

This annual report consists of a series of financial statements as follows:

- **The Statement of Net Assets** presents information on all of the Commission's assets and liabilities, with the difference between the two reported as net assets.
- **The Statement of Revenues, Expenses and Changes in Net Assets** presents information showing how the Commission's net assets changes during the most recent year. All changes in net assets are reported on the accrual basis of accounting, that is, the event is recorded in the accounting records when the underlying event takes place regardless of the timing of the related cash flows.
- **The Statement of Cash Flows** presents the financial activities of the Commission on cash received and cash paid basis. This statement also reconciles the change in cash accounts for the Commission from the prior year to the current year.
- **Notes to the Financial Statements** provide additional details underlying the data provided for in the financial statements.

Financial Highlights

The Statement of Net Assets outlines the assets, liabilities and net assets of the Commission. The net assets decreased from \$1,097,342 in the prior year to \$1,048,401 in the current year, a decrease of \$48,941. The current year assets include:

| | | |
|--|---------------------------|-----------------------|
| Unrestricted current assets (cash, investments, and receivables) | \$ 28,845 | 2.75% |
| Capital assets | <u>1,019,556</u> | <u>97.25%</u> |
| Total Net Assets | <u>\$1,048,401</u> | <u>100.00%</u> |

The change in net assets (\$48,941) as shown on the Statement of Revenues, Expenses and Changes in Net Assets includes:

| | |
|---|--------------------------|
| Operating Loss (operating revenues less operating expenses) | \$ (47,784) |
| Non Operating Revenues/Expenses | <u>(1,157)</u> |
| Change in net assets | <u>\$(48,941)</u> |

This change in net assets decreased the net assets from \$1,097,342 at the beginning of the year to \$1,048,401 at the end of the year. The total net assets include \$1,019,556 for capital assets net of related debt, with the remainder amount of \$28,845 unrestricted.

The Commission realizes nearly all of its operating revenue from seasonal and transient boat dockage and launch fees. Charges for dockage and launches in the amount of \$100,688 comprise 81% of the total revenue while profits on gas sales, pumpouts, and miscellaneous income comprise the remaining 19%. Included in the operational revenue was \$8,241 from the Department of Natural Resources for a 50% reimbursement for dock repairs. Total operating revenue decreased by \$31,038. Revenues for dockage and launch fees account for the majority of the decrease in revenue.

The largest expense is depreciation making up \$46,659 or 27.0% of the expenses. Contracted services, representing labor costs to repair damaged boat docks, in the amount of \$29,915 represent 17.3% of the expenses. Harbormaster salaries in the amount of \$21,458 represent 12.4% of total expenses. Utilities, other wages, and benefits and supplies make up the remaining \$74,668 or 43.3% of the total expenses. Total operating expenses decreased \$32,312 compared to the prior year.

Currently the Harbor Commission records the subsequent year's seasonal dockage deposit in the year received. Therefore, the seasonal dockage deposit for the subsequent season is recorded in the same fiscal year as the remainder of the prior year seasonal dockage. For example, the fiscal year ended March 31, 2006 includes 2006 Seasonal Deposit and the remainder of 2005 Seasonal Dockage. The Commission is considering recording the seasonal deposit as deferred revenue.

During the year ended March 31, 2006 there were no significant variations between the actual revenue and expenses and the budgeted revenue and expenses as approved by the Harbor Commission. The overall financial position of the Commission has not significantly changed from the prior year.

Requests for Information

This financial report is designed for the citizens of Caseville Township and the Village of Caseville with a general overview of the Board's finances and to show accountability for the funding it receives. Questions concerning any of the information in this report should be addressed to James Musser, Harbor Commission Chairperson, P.O. Box 1533, Caseville, Michigan 48725.

BASIC FINANCIAL STATEMENTS

CASEVILLE HARBOR COMMISSION**STATEMENTS OF NET ASSETS**

| | MARCH 31 | |
|--------------------------------------|----------------------------|----------------------------|
| | <u>2006</u> | <u>2005</u> |
| Current assets: | | |
| Cash | \$ 25,763 | \$ 45,733 |
| Inventory - Gas & Diesel - Cost FIFO | 6,180 | 4,001 |
| Total current assets | <u>31,943</u> | <u>49,734</u> |
| Non-current assets: | | |
| Capital assets: | | |
| Land | 172,776 | 172,776 |
| Land & improvements | 1,171,621 | 1,171,621 |
| Building and improvements | 325,272 | 325,272 |
| Equipment | 246,786 | 246,786 |
| Accumulated depreciation | (896,899) | (850,240) |
| Total non-current assets | <u>1,019,556</u> | <u>1,066,215</u> |
| Total assets | <u>\$ 1,051,499</u> | <u>\$ 1,115,949</u> |
| Current liabilities: | | |
| Accounts payable | \$ 98 | \$ 107 |
| Deferred revenue - Winter storage | 1,500 | 1,500 |
| Line of credit | - | 14,000 |
| Total current liabilities | <u>1,598</u> | <u>15,607</u> |
| Non-current liabilities: | | |
| Deferred revenue - net of current | 1,500 | 3,000 |
| Total liabilities | <u>3,098</u> | <u>18,607</u> |
| Net assets: | | |
| Investment in capital assets | 1,019,556 | 1,066,215 |
| Unrestricted | 28,845 | 31,127 |
| Total net assets | <u>\$ 1,048,401</u> | <u>\$ 1,097,342</u> |

The accompanying notes are an integral
part of the financial statements.

CASEVILLE HARBOR COMMISSION

STATEMENTS OF REVENUES, EXPENSES, AND CHANGES IN NET ASSETS

| | YEARS ENDED MARCH 31, | |
|---------------------------------|--------------------------|-----------------|
| | <u>2006</u> | <u>2005</u> |
| OPERATING REVENUES: | | |
| Seasonal boat docks | \$ 55,250 | \$ 79,650 |
| Transient boat docks | 26,245 | 27,967 |
| Boat drops | 19,193 | 18,744 |
| Gross profit on gas and oil | 12,544 | 10,338 |
| Pump outs | 865 | 970 |
| Miscellaneous income | 1,069 | 708 |
| Grant money | 8,241 | 16,049 |
| Waiting fee | 10 | 30 |
| Winter storage | 1,500 | 1,500 |
| TOTAL OPERATING REVENUE | <u>124,917</u> | <u>155,955</u> |
| OPERATING EXPENSES: | | |
| Harbor commission fees | 2,618 | 2,220 |
| Harbor master salary | 21,408 | 45,565 |
| Dock attendants salary | 19,642 | 11,248 |
| Employee benefits | 3,609 | 5,363 |
| Legal and professional | 2,350 | 2,403 |
| Bookkeeping services | 3,000 | 3,000 |
| Office supplies | 778 | 475 |
| Training | - | 1,215 |
| Supplies | 2,629 | 2,669 |
| Contracted services | 29,915 | 39,726 |
| Insurance | 14,915 | 13,875 |
| Utilities | 9,100 | 8,102 |
| Telephone and internet | 1,993 | 1,798 |
| Printing and publishing | 505 | 763 |
| Bank charges | 192 | 1,604 |
| Repairs and maintenance | 4,258 | 7,563 |
| Sales tax | 2,131 | 975 |
| Office rental | 1,000 | 1,000 |
| Miscellaneous expense | 6,000 | 6,137 |
| Depreciation expense | 46,659 | 49,314 |
| TOTAL OPERATING EXPENSES | <u>172,701</u> | <u>205,012</u> |
| OPERATING (LOSS) | <u>(47,784)</u> | <u>(49,057)</u> |

CASEVILLE HARBOR COMMISSION

STATEMENTS OF REVENUES, EXPENSES, AND CHANGES IN NET ASSETS

| | YEARS ENDED MARCH 31, | |
|--|----------------------------------|----------------------------|
| | <u>2006</u> | <u>2005</u> |
| NONOPERATING REVENUE (EXPENSE): | | |
| Interest income | 16 | 40 |
| Interest expense | <u>(1,173)</u> | <u>(295)</u> |
| TOTAL NONOPERATING (EXPENSE) | <u>(1,157)</u> | <u>(255)</u> |
| CHANGE IN NET ASSETS | <u>(48,941)</u> | <u>(49,312)</u> |
| NET ASSETS AT APRIL 1 | 1,097,342 | 1,146,654 |
| NET ASSETS AT MARCH 31 | <u><u>\$ 1,048,401</u></u> | <u><u>\$ 1,097,342</u></u> |

The accompanying notes are an integral
part of the financial statements.

CASEVILLE HARBOR COMMISSION

STATEMENTS OF CASH FLOWS

| | YEARS ENDED MARCH 31, | |
|--|--------------------------|------------------|
| | <u>2006</u> | <u>2005</u> |
| CASH FLOWS FROM OPERATING ACTIVITIES: | | |
| Cash received from customers | \$ 175,955 | \$ 196,923 |
| Cash payments to suppliers of goods and services | (130,463) | (127,919) |
| Cash payments to employees | (46,668) | (62,033) |
| Cash payments for fringe benefits | (3,637) | (5,709) |
| Net cash (used) provided by operating activities | <u>(4,813)</u> | <u>1,262</u> |
| CASH FLOWS FROM NON-CAPITAL FINANCING ACTIVITIES: | | |
| Proceeds from line of credit | 20,000 | 30,000 |
| Principal repayment of line of credit | (34,000) | (16,000) |
| Interest expense payment | (1,173) | (295) |
| Net cash (used) provided by non-capital financing activities | <u>(15,173)</u> | <u>13,705</u> |
| CASH FLOWS FROM INVESTING ACTIVITIES: | | |
| Interest income | <u>16</u> | <u>40</u> |
| NET (DECREASE) INCREASE IN CASH | (19,970) | 15,007 |
| CASH AT APRIL 1 | 45,733 | 30,726 |
| CASH AT MARCH 31 | <u>\$ 25,763</u> | <u>\$ 45,733</u> |
| Reconciliation of operating (loss) to net cash flows from operating activities: | | |
| Operating (loss) | \$ (47,784) | \$ (49,057) |
| Add depreciation expense | 46,659 | 49,314 |
| Changes in current assets and current liabilities: | | |
| (Increase) decrease in current assets | | |
| Accounts receivable | | 5,784 |
| Inventory | (2,179) | (2,478) |
| Increase (decrease) in current liabilities: | | |
| Accounts payable | (9) | (454) |
| Deferred revenue | (1,500) | (1,500) |
| Accrued payroll withholdings | | (347) |
| Net cash (used) provided by operating activities | <u>\$ (4,814)</u> | <u>\$ 1,262</u> |

The accompanying notes are an integral part of the financial statements.

CASEVILLE HARBOR COMMISSION
NOTES TO THE FINANCIAL STATEMENTS
MARCH 31, 2006

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

The financial statements of the Commission have been prepared in conformity with accounting principles generally accepted in the United States of America, as applied to enterprise funds of governmental units. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The significant accounting principles and policies are described below.

Reporting Entity:

In evaluating how to define the Commission for financial reporting purposes, management has considered all potential component units. The decision to include a potential component unit in the reporting entity was made by applying the criteria set forth in GAAP. The basic--but not the only--criterion for including a potential component unit within the reporting entity is the governing body's ability to exercise oversight responsibility. The most significant manifestation of this ability is financial interdependency. Other manifestations of the ability to exercise oversight responsibility include, but are not limited to, the selection of governing authority, the designation of management, the ability to significantly influence operations and accountability for fiscal matters. The other criterion used to evaluate potential component units for inclusion or exclusion from the reporting entity is the existence of special financing relationships, regardless of whether the Commission is able to exercise oversight responsibilities. Based upon the application of these criteria, there are no potential component units.

Measurement Focus, Basis of Accounting and Basis of Presentation

The Harbor Commission is presented as an enterprise fund. The financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Under the accrual basis of accounting, revenues are recognized when earned and expenses are recognized when the liability is incurred or an economic asset is used. Revenues, expenses, gains, losses, assets and liabilities resulting from exchange and exchange-like transactions are recognized when the exchange takes place.

The Commission follows all pronouncements of the Governmental Accounting Standards Board, and has elected not to follow Financial Accounting Standards Board pronouncements issued after November 30, 1989.

Preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Deposits and Investments

For purposes of the statement of cash flows, cash and cash equivalents have original maturities of three months or less from the date of acquisition.

CASEVILLE HARBOR COMMISSION

NOTES TO THE FINANCIAL STATEMENTS MARCH 31, 2006

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES: (CONTINUED)

Capital Assets

Capital assets are defined by the Commission as assets with an initial, individual cost of more than \$1,000. Capital assets of the Commission are reported at cost or the fair market value at the time of contribution to the Commission. Capital assets in service are depreciated using the straight-line method over the following useful lives:

| | |
|-------------------|---------------|
| Land Improvements | 10 – 50 years |
| Buildings | 30 years |
| Equipment | 5 – 50 years |

NOTE 2 - CASH AND DEPOSITS:

Michigan Compiled Laws, Section 129.91, authorizes the Board to deposit and invest in the accounts of federally insured banks, credit unions, and savings and loan associations; bonds, securities, and direct obligations of the United States, or any agency or instrumentality of the United States in which the principal and interest is fully guaranteed by the United States, including securities issued or guaranteed by the Government National Mortgage Association; United States government or Federal agency obligation repurchase agreements; bankers' acceptance of United States banks; mutual funds composed of investment vehicles which are legal for direct investment by local units of government in Michigan; and commercial paper rated by two standard rating agencies within the three highest classifications, which mature not more than 270 days after the date of purchase, and which involves no more than 50 percent of any one fund. Attorney General's Opinion Number 6168 states that public funds may not be deposited in financial institutions located in states other than Michigan. The Board's deposits are in accordance with statutory authority. The Board has authorized management to deposit and invest in the accounts of securities and other obligations of the United States, or any agency of the United States in which the principal and interest is fully guaranteed by the United States, or any agency of the United States in which the principal and interest is fully guaranteed by the United States. The Board's deposits and investments are within the authorization as set forth by the Commission.

The carrying amount of cash and deposits with financial institutions of the Caseville Harbor Commission amounted to \$25,763 at March 31, 2006. The total bank balance as of the same date was \$26,925. Deposits with financial institutions are insured by the FDIC.

CASEVILLE HARBOR COMMISSION

NOTES TO THE FINANCIAL STATEMENTS MARCH 31, 2006

NOTE 3 – CHANGES IN CAPITAL ASSETS:

| | April 1, 2005 <u>Beginning Balance</u> | <u>Additions</u> | <u>Disposals</u> | March 31, 2006 <u>Ending Balance</u> |
|---------------------------|---|-------------------|------------------|---|
| CAPITAL ASSETS: | | | | |
| Land | \$ 172,776 | | | \$ 172,776 |
| Land Improvements | 1,171,621 | | | 1,171,621 |
| Buildings | 325,272 | | | 325,272 |
| Equipment | <u>246,786</u> | | | <u>246,786</u> |
| Total | 1,916,455 | | | 1,916,455 |
| Less: Accumulated | | | | |
| Depreciation | <u>850,240</u> | \$ 46,659 | | <u>896,899</u> |
| Net Capital Assets | <u>\$1,066,215</u> | <u>\$(46,659)</u> | | <u>\$1,019,556</u> |

NOTE 4 - RISK MANAGEMENT:

The Caseville Harbor Commission participates in the Michigan Municipal Liability and Property Pool, which is a public entity risk pool, for the coverage of significant losses due to its general liability. The participation in the pool constitutes transfer of the risk for significant losses to the pool with a coverage limit of \$1,223,988 for real and personal property losses and \$5 million for liability losses. The Caseville Township/Village Harbor Commission is required to pay annual premiums to the Michigan Municipal Liability and Property Pool for the liability coverage. No supplemental premium assessment is required by the Michigan Municipal Liability and Property Pool. There have been no significant reductions in insurance coverage and settlement amounts have not exceeded insurance coverage for the current year or the three prior years.

Worker's Compensation:

The Caseville Harbor Commission participates in the Michigan Municipal Liability and Property Pool, which is a public entity risk pool for the coverage of losses related to worker's compensation claims. The participation in the pool constitutes transfer of the risk for significant losses to the pool with a coverage limit of \$500,000. There have been no significant reductions in insurance coverage and settlement amounts have not exceeded insurance coverage for the current year or the three prior years.



Nietzke & Faupel, PC

ALLAN W. NIETZKE, CPA
DONALD C. FAUPEL, CPA
JEFFREY P. BUSHEY, CPA
BRIAN V. HAZARD, CPA

Members of: Michigan Association of Certified Public Accountants • American Institute of Certified Public Accountants

CPA's On Your Team

To the Honorable Board of Commissioners
Caseville Harbor Commission
Caseville, Michigan 48725

The following comment relates to a situation brought to our attention during the course of our recent audit of the financial statements of the Caseville Harbor Commission for the year ended March 31, 2006, and is submitted for your evaluation and consideration. We would like to emphasize that our audit was conducted for the purpose of expressing an opinion on the aforementioned financial statements; therefore, the following comments are not necessarily all inclusive.

INVOICE APPROVAL

The duties of the Harbor Master and Chairman of the board include approving invoices for payment and reviewing time sheets for dock attendants. During the course of our audit we found numerous invoices and timesheets without proper approval for payment. It is our recommendation that the Harbor Master review and approve all timesheets and the Chairman of the Harbor Commission approve all bills and invoices for payment.

We wish to take this opportunity to thank the Harbor Commission, the Clerk, and the Treasurer for the cooperation rendered us during the course of our audit.

The above recommendation is being made in an effort to improve the Caseville Harbor Commission's system of recordkeeping and to aid you in conforming to State requirements. If you have any questions regarding this recommendation, please contact us.

Nietzke & Faupel, P.C.
Sebewaing, Michigan

May 25, 2006